

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
  
Debtors.**

**Bankruptcy Case No.: 18-21728-CMB**

**Chapter 11**

**Reporting Period:** July 2020

**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month


Submit copy of report to any official committee appointed in the case.

<b>REQUIRED DOCUMENTS</b>	<b>Form No.</b>	<b>Document Attached</b>	<b>Explanation Attached</b>
<b>Schedule of Cash Receipts and Disbursements</b>	<b>MOR-I (INDV)</b>		
	<b>MOR-I (INDV)</b>		
<b>Schedule of Cash Receipts and Disbursements -</b>	<b>(CONT)</b>		
<b>Bank Reconciliation</b>			
<b>Copies of bank statements</b>			
<b>Cash disbursements journals</b>			
<b>Copies of tax returns filed during reporting period</b>			
<b>Summary of Unpaid Postpetition Debts</b>	<b>MOR- 4</b>		
<b>Debtor Questionnaire</b>	<b>MOR-5</b>		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

8/10/20  
Date

  
Signature of Joint Debtor

8/10/2020  
Date

\_\_\_\_\_  
Signature of Preparer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Preparer

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Debtors.

Reporting Period: July 2020

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	36,650.94	
<b>RECEIPTS</b>		
Wages (Net)	3383.21	
Interest and Dividend Income	0	
Alimony and Child Support	0	
Social Security and Pension Income	2590.00	
Sale of Assets	0	
Other Income (attach schedule)	2500.00	
<b>Total Receipts</b>	<b>8474.09</b>	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	1197.42	
Insurance	158.32	
Auto Expense	263.81	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	1205.66	
Medical Expenses	387.57	
Household Expenses	1929.94	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	240.00	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	0	
Travel and Entertainment	0	
Gifts	0	
Other (attach schedule)	50.00	
<b>Total Ordinary Disbursements</b>	<b>5432.72</b>	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	750.00	
U. S. Trustee Fees	650.00	
Other Reorganization Expenses (attach schedule)	0	
<b>Total Reorganization Items</b>	<b>1400.00</b>	
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>6832.72</b>	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>1641.37</b>	
<b>Cash - End of Month (Must equal reconciled bank</b>	<b>38,292.31</b>	

(9/99)

In Re: Andrew F. Kuzy, and : Bankruptcy Case No.: 18-21728-CMB  
Colleen A. Kuzy, :  
Debtors. : Chapter 11

Reporting Period: \_\_\_\_\_

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Debtors.

Reporting Period: \_\_\_\_\_

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
  
Debtors.

Bankruptcy Case No.: 18-21728-CMB  
Chapter 11

(9/99)

Reporting Period: \_\_\_\_\_

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
SCHMALZ	2500	
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
WASH CO CLERK OF COURTS	50.00	
<b>Other Reorganization Expenses</b>		

FORM MOR-1 (INDV) (CON'T)  
(9/99)

**SALANDRA FUNERAL SERVICE INC.**304 WEST PIKE STREET  
CANONSBURG PA 15317Document Page 6 of 12  
**ANDREW KUZY**EMPLOYEE ID: 3  
DEPARTMENT: 10  
DD RECEIPT: 1187610257Pay Period 06/21/2020 - 07/04/2020  
Pay Date 07/10/2020FITWH Filing Status: M Exemptions: 0  
PA Filing Status: M Exemptions: 0

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Hourly	22.50	81.50	1,833.75	807.00	24,548.75
RemovalFee			150.00		1,650.00
<b>Total</b>		81.50	\$1,983.75	807.00	\$26,198.75

Taxes	CURRENT	YTD
FITWH	167.93	2,177.61
MED	28.76	379.89
SOC	122.99	1,624.33
PA	60.90	804.30
PAEUC	1.19	15.72
PACAI	19.84	262.02
PACAIL	2.00	28.00
<b>Total</b>	\$403.61	\$5,291.87

<b>Net Pay</b>	<b>XXXX6826</b>	<b>\$1,580.14</b>
----------------	-----------------	-------------------

THIS IS NOT A CHECK. THIS DOCUMENT IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.

SALANDRA FUNERAL SERVICE INC.  
304 WEST PIKE STREET  
CANONSBURG PA 15317Direct Deposit # 1187610257  
Date 07/10/2020

Pay this Amount

\*\* NON-NEGOTIABLE \*\* DIRECT DEPOSIT RECEIPT \*\*

VOID \*\* VOID \*\*

Pay to the  
Order ofANDREW KUZY  
531 WARRICK DR  
WASHINGTON PA 15301

10 DD

DIRECT DEPOSIT \$1,580.14  
TO ACCOUNT # XXXX6826  
BANK # XXXXX8092

NON-NEGOTIABLE

**SALANDRA FUNERAL SERVICE INC.**  
304 WEST PIKE STREET  
CANONSBURG PA 15317

Document

7 of 12  
**ANDREW KUZY**

EMPLOYEE ID: 3  
DEPARTMENT: 10  
DD RECEIPT: 1188545998



Pay Period 07/05/2020 - 07/18/2020  
Pay Date 07/24/2020

FITWH Filing Status: M Exemptions: 0  
PA Filing Status: M Exemptions: 0

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Hourly	22.50	94.50	2,126.25	901.50	26,675.00
RemovalFee			150.00		1,800.00
<b>Total</b>		94.50	\$2,276.25	901.50	\$28,475.00

Taxes	CURRENT	YTD
FITWH	203.03	2,380.64
MED	33.01	412.90
SOC	141.13	1,765.46
PA	69.88	874.18
PAEUC	1.37	17.09
PACAI	22.76	284.78
PACAIL	2.00	30.00
<b>Total</b>	\$473.18	\$5,765.05

**Net Pay** XXXX6826 \$1,803.07

THIS IS NOT A CHECK. THIS DOCUMENT IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.

**SALANDRA FUNERAL SERVICE INC.**  
304 WEST PIKE STREET  
CANONSBURG PA 15317

Direct Deposit # 1188545998  
Date 07/24/2020

Pay this Amount

\*\* NON-NEGOTIABLE \*\* DIRECT DEPOSIT RECEIPT \*\*

VOID \*\* VOID \*\*

Pay to the  
Order of

**ANDREW KUZY**  
531 WARRICK DR  
WASHINGTON PA 15301

10 DD

DIRECT DEPOSIT \$1,803.07  
TO ACCOUNT # XXXX6826  
BANK # XXXXX8092

NON-NEGOTIABLE

[illegible]





First National Bank

Document Page 9 of 12

Statement Ending 07/31/2020

4140 E. State Street  
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Page 3 of 6

Primary Account Number:

## FREE SMALL BUSINESS CHECKING -

(continued)

## Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
07/06/2020	16172 POS PUR 07/03 18:55 JEFFREYS DRUG ST CANONSBURG PA 29235480 01617~5912	\$4.00		\$35,490.34
07/06/2020	76419 POS PUR 07/04 20:17 AMZNFreeTime* MJ1 888-802-3080 WA 00000000 076~5735	\$3.17		\$35,487.17
07/07/2020	1165 POS PUR 07/07 21:57 LOWES #00671* WASHINGTON PA 00000000 001165 ~5200	\$24.07		\$35,463.10
07/08/2020	165140 POS PUR 07/08 15:59 WAL-MART #1739 WASHINGTON PA 24173901 165140 ~5411	\$47.19		\$35,415.91
07/08/2020	85300 POS PUR 07/07 21:06 AMAZON.COM* MJ2I6 AMZN.COM/BILL WA 00000000 08~5942	\$8.49		\$35,407.42
07/09/2020	76697 RECURRING 07/08 02:05 CCM* SEARS WARRAN 855-256-2467 FL 00000000 076~6300	\$69.99		\$35,337.43
07/09/2020	481466 POS PUR 07/09 07:39 BP#9351941RUFF C WASHINGTON PA 39013701 48146~5542	\$31.00		\$35,306.43
07/09/2020	22239 POS PUR 07/08 16:56 SPEEDWAY 02915 7 WASHINGTON PA 00000000 02223~5542	\$23.03		\$35,283.40
07/10/2020	DEPOSIT		\$1,200.00	\$36,483.40
07/10/2020	SALANDRA FUNERAL Payroll 151575510385795		\$1,580.14	\$38,063.54
07/10/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$38,003.54
07/10/2020	CHECK # 1330	\$324.76		\$37,678.78
07/10/2020	82405 POS PUR 07/10 20:49 AMZN Mktg US* MJ4 Amzn.com/bill WA 00000000 08~5942	\$158.99		\$37,519.79
07/10/2020	57598 POS PUR 07/10 17:44 SAMS CLUB #6251 WASHINGTON PA 62510096 352016~5300	\$139.93		\$37,379.86
07/10/2020	PISI DV PARSE04 45944	\$72.41		\$37,307.45
07/10/2020	67995 POS PUR 07/10 14:26 AMZN Mktg US* MJ4 Amzn.com/bill WA 00000000 06~5942	\$27.55		\$37,279.90
07/10/2020	PISI DV PAR-V04 45944	\$13.50		\$37,266.40
07/10/2020	25030 POS PUR 07/09 02:15 Kindle Unltd* MJ3 866-321-8851 WA 00000000 025~5818	\$10.59		\$37,255.81
07/13/2020	CHECK # 1332	\$901.00		\$36,354.81
07/13/2020	CHECK # 1327	\$207.69		\$36,147.12
07/13/2020	20151 POS PUR 07/11 12:08 WM SUPERCENTER # WASHINGTON PA 17390052 57409~5411	\$135.00		\$36,012.12
07/13/2020	CHECK # 1329	\$50.00		\$35,962.12
07/13/2020	847241 POS PUR 07/11 17:45 BP#9351941RUFF C WASHINGTON PA 39013701 84724~5542	\$23.04		\$35,939.08
07/14/2020	0141 POS PUR 07/12 02:04 THE HOME DEPOT # WASHINGTON PA 00000000 00014~5200	\$128.46		\$35,810.62
07/15/2020	SSA TREAS 310 XXSOC SEC XXXXX9149A SSA		\$2,397.00	\$38,207.62
07/15/2020	24240 POS PUR 07/14 04:10 JEFFREYS DRUG ST CANONSBURG PA 29235480 02424~5912	\$15.00		\$38,192.62
07/16/2020	CHECK # 1334	\$138.43		\$38,054.19
07/16/2020	24856 POS PUR 07/15 03:41 HP PRODUCT SVC&R 800-474-6836 CA 00000000 024~7399	\$31.79		\$38,022.40
07/16/2020	434964 POS PUR 07/16 12:51 SPEEDWAY 02915 7 WASHINGTON PA 99999999 43496~5542	\$28.76		\$37,993.64
07/16/2020	17279 POS PUR 07/16 12:58 LOWES #00671* WASHINGTON PA 00000000 017279 ~5200	\$3.69		\$37,989.95
07/17/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$37,929.95
07/17/2020	CHECK # 1333	\$135.00		\$37,794.95



07217 4655144 033377 0002/0003

# FREE SMALL BUSINESS CHECKING -

(continued)

## Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
07/20/2020	185537 POS PUR 07/18 13:14 WAL-MART #1739 WASHINGTON PA 17390045 0200366~5411	\$80.29		\$37,714.86
07/20/2020	264595 POS PUR 07/19 11:04 Wal-Mart Super C WASHINGTON PA 17390048 02017~5411	\$40.93		\$37,673.73
07/20/2020	11337 POS PUR 07/20 09:47 AMZN Mktp US* MV9 Amzn.com/bill WA 00000000 01~5942	\$30.73		\$37,643.00
07/20/2020	20513 RECURRING 07/17 07:14 Amazon Prime* MJ2 Amzn.com/bill WA 00000000 02~5968	\$13.77		\$37,629.23
07/23/2020	CHECK # 1339	\$50.00		\$37,579.23
07/23/2020	CHECK # 1336	\$38.00		\$37,541.23
07/23/2020	2250 POS PUR 07/22 09:15 JEFFREYS DRUG ST CANONSBURG PA 29235480 00225~5912	\$19.29		\$37,521.94
07/23/2020	14187 POS PUR 07/22 10:28 KWIK FILL 238 HOUSTON PA URCC0236 014187 ~5542	\$17.50		\$37,504.44
07/24/2020	SALANDRA FUNERAL Payroll 184649181620367		\$1,803.07	\$39,307.51
07/24/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$39,247.51
07/24/2020	CHECK # 1335	\$110.00		\$39,137.51
07/27/2020	86199 POS PUR 07/26 11:29 SAMSClub #6251 WASHINGTON PA 00000001 086199 ~5300	\$172.94		\$38,964.57
07/27/2020	48041 POS PUR 07/25 18:17 WALMART GROCERY 800-966-6546 AR 00000000 0480~5411	\$92.40		\$38,872.17
07/27/2020	31606 PIN PUR 07/25 11:09 THE HOME DEPOT # WASHINGTON PA 06230385 03160~5200	\$89.51		\$38,782.66
07/27/2020	9845 POS PUR 07/24 08:24 ADVANCE AUTO PAR WASHINGTON PA 1245002 009845~5533	\$42.98		\$38,739.68
07/27/2020	776852 PIN PUR 07/25 12:35 THE HOME DEPOT # WASHINGTON PA 06230397 77685~5200	\$40.53		\$38,699.15
07/27/2020	976796 POS PUR 07/25 16:18 URRARO OIL COMPA FAIRVIEW PA 0000QS90 0207139~5542	\$29.50		\$38,669.65
07/27/2020	616199 POS PUR 07/25 17:01 WAL-MART #1739 WASHINGTON PA 24173901 616199 ~5411	\$29.06		\$38,640.59
07/27/2020	52462 POS PUR 07/24 09:47 JEFFREYS DRUG ST CANONSBURG PA 29235480 05246~5912	\$26.25		\$38,614.34
07/27/2020	249838 PIN PUR 07/26 11:49 WASHINGTON RURAL WASHINGTON PA 02584173 02082~5999	\$21.18		\$38,593.16
07/27/2020	0548 POS PUR 07/27 00:29 AMAZON.COM* MV2CL AMZN.COM/BILL WA 00000000 00~5942	\$20.73		\$38,572.43
07/27/2020	16158 POS PUR 07/25 18:34 WALMART GROCERY 800-966-6546 AR 00000000 0161~5411	\$4.80		\$38,567.63
07/27/2020	AMERICAN WATER E 00141479 CUS0000000000027	\$3.99		\$38,563.64
07/27/2020	AMERICAN WATER E 00141479 CUS0000000000027	\$3.99		\$38,559.65
07/28/2020	15351 PIN PUR 07/28 11:45 GIANT-EAGLE #007 McMurray PA 70039000 250991 ~5411	\$86.73		\$38,472.92
07/28/2020	16647 POS PUR 07/28 11:39 COUNTRY FAIR #84 ERIE PA 12 016647 ~5542	\$30.00		\$38,442.92
07/28/2020	37158 RECURRING 07/28 20:11 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 037~4899	\$21.87		\$38,421.05
07/29/2020	CHECK # 1338	\$250.00		\$38,171.05
07/29/2020	CHECK # 1328	\$250.00		\$37,921.05
07/29/2020	CHECK # 1321	\$250.00		\$37,671.05
07/30/2020	36036 POS PUR 07/29 05:32 JEFFREYS DRUG ST CANONSBURG PA 29235480 03603~5912	\$19.20		\$37,651.85
07/31/2020	DEPOSIT		\$1,300.00	\$38,951.85
07/31/2020	COMM OF PA ANNUITANT APXXXXXX5647		\$193.88	\$39,145.73
07/31/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$39,085.73

**Statement Ending 07/31/2020**4140 E. State Street  
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Page 5 of 6

Primary Account Number:

**FREE SMALL BUSINESS CHECKING -**

(continued)

**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
07/31/2020	CHECK # 1342	\$650.00		\$38,435.73
07/31/2020	CHECK # 1341	\$123.47		\$38,312.26
07/31/2020	54532 RECURRING 07/31 16:07 SCENTBOX.COM 866-274-4123 CA 00000000 054532 ~5964	\$19.95		\$38,292.31
07/31/2020	Balance This Statement			\$38,292.31

**Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1321	07/29/2020	\$250.00	1330	07/10/2020	\$324.76	1336	07/23/2020	\$38.00
1325*	07/01/2020	\$460.08	1332*	07/13/2020	\$901.00	1338*	07/29/2020	\$250.00
1327*	07/13/2020	\$207.69	1333	07/17/2020	\$135.00	1339	07/23/2020	\$50.00
1328	07/29/2020	\$250.00	1334	07/16/2020	\$138.43	1341*	07/31/2020	\$123.47
1329	07/13/2020	\$50.00	1335	07/24/2020	\$110.00	1342	07/31/2020	\$650.00

\* Indicates skipped check number

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
07/01/2020	\$35,996.99	07/10/2020	\$37,255.81	07/23/2020	\$37,504.44
07/02/2020	\$35,980.70	07/13/2020	\$35,939.08	07/24/2020	\$39,137.51
07/03/2020	\$35,567.05	07/14/2020	\$35,810.62	07/27/2020	\$38,559.65
07/06/2020	\$35,487.17	07/15/2020	\$38,192.62	07/28/2020	\$38,421.05
07/07/2020	\$35,463.10	07/16/2020	\$37,989.95	07/29/2020	\$37,671.05
07/08/2020	\$35,407.42	07/17/2020	\$37,794.95	07/30/2020	\$37,651.85
07/09/2020	\$35,283.40	07/20/2020	\$37,629.23	07/31/2020	\$38,292.31

**First National Bank**4140 E. State Street  
Hermitage, PA 16148**Statement Ending 07/16/2020**

ANDREW F KUZY

Page 1 of 4

Primary Account Number:

## ADDRESS SERVICE REQUESTED

&gt;009188 4557175 0001 092543 102

ANDREW F KUZY  
COLLEEN A KUZY  
TAX ESCROW ACCOUNT  
531 WARRICK DR  
WASHINGTON PA 15301-9513**Managing Your Accounts**

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street  
Hermitage, PA 16148**Summary of Accounts**

Account Type	Account Number	Balance This Statement
FREESTYLE CHECKING		\$2,459.22

**FREESTYLE CHECKING -****Account Summary**

Date	Description	Amount
06/17/2020	Balance Last Statement	\$2,223.17
	4 Credit(s) This Period	\$240.00
	1 Debit(s) This Period	\$3.95
07/16/2020	Balance This Statement	\$2,459.22

We pay overdrafts at our sole discretion. Excessive overdrafts on your account may result in First National Bank not paying your overdrafts and/or closure of your account.

**Account Activity**

Post Date	Description	Debits	Credits	Balance
06/17/2020	Balance Last Statement			\$2,223.17
06/19/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$2,283.17
06/26/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$2,343.17
07/03/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$2,403.17
07/10/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$2,463.17
07/16/2020	PAPER STATEMENT FEE	\$3.95		\$2,459.22
07/16/2020	Balance This Statement			\$2,459.22

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
06/19/2020	\$2,283.17	07/03/2020	\$2,403.17	07/16/2020	\$2,459.22
06/26/2020	\$2,343.17	07/10/2020	\$2,463.17		

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at [www.fnb-online.com/learn](http://www.fnb-online.com/learn)
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

071188 4557175 0157113 031725 0001/0002